

Information to identify the case:

Debtor 1	Sheniece McKinnon	Social Security number or ITIN	xxx-xx-0407
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 4/12/19
Case number: 19-10650			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sheniece McKinnon	
2. All other names used in the last 8 years		
3. Address	1840 N. Delany Rd., Apt. 425 Gurnee, IL 60031	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Ilene F Goldstein ESQ Law Offices of Ilene F. Goldstein 900 Skokie Blvd Ste 128 Northbrook, IL 60062	Contact phone 847-562-9595 Email: ifgcourt@aol.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/15/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 16, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 301 Greenleaf Avenue, Courtroom B, Park City, IL 60085
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Sheniece McKinnon
 Debtor

Case No. 19-10650-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

 User: carmstead
 Form ID: 309A

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 Total Noticed: 26

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db +Sheniece McKinnon, 1840 N. Delany Rd., Apt. 425, Gurnee, IL 60031-1285
 tr +Ilene F Goldstein, ESQ., Law Offices of Ilene F. Goldstein, 900 Skokie Blvd, Ste 128,
 Northbrook, IL 60062-4052
 27744327 Bridgecrest Credit Company, LLC, 1800 N. Colorado St., Gilbert, AZ 85233
 27744328 +Capital Bank, One Church Street, Rockville, MD 20850-4190
 27744331 +Drive Time Used Cars, 500 S. Greenbay Rd., Waukegan, IL 60085-6004
 27744334 +Founders Insurance Company, PO Box 5100, Des Plaines, IL 60017-5100
 27744335 +Gurnee Police Department, 100 N. O'Plaine Rd., Gurnee, IL 60031-2630
 27744338 +Heart and Vascular Lake Cty, 890 Garfield Ave., Suite 102, Libertyville, IL 60048-3100
 27744337 +Heart and Vascular Lake Cty, c/o Certified Services, 1300 N. Skokie Hwy., Ste. 103A,
 Gurnee, IL 60031-2144
 27744339 +IHC Libertyville Emergency Phy., c/o State Collection Service Inc., 2509 S. Stoughton Rd.,
 Madison, WI 53716-3314
 27744341 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0291
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, PO Box 19035,
 Springfield, IL 62794-9035)
 27744342 +Lake County Circuit Court, 18 N County St, Waukegan, IL 60085-4369
 27744343 +Libertyville Court House, 135 W. Church St., Libertyville, IL 60048-2149
 27744344 Mundelein Branch Traffic Court, 105 IL-83, Mundelein, IL 60060
 27744346 +Park City Courthouse, 301 S. Greenleaf St., Waukegan, IL 60085-5725
 27744347 +Wilber & Associates, 210 Landmark Drive, Normal, IL 61761-2119
 27750847 +Woodview Apts, 1830 N Delany Road, Gurnee, IL 60031-1200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: davidsiegelbk@gmail.com Apr 16 2019 02:32:07 David M Siegel,

27744329 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Apr 16 2019 02:34:52 College of Lake County,
 c/o Armor Systems Corporation, 1700 Kiefer Dr., Ste. 1, Zion, IL 60099-5105
 27744330 E-mail/Text: electronicbkydocs@nelnet.net Apr 16 2019 02:33:33 Dept of Ed/Nelnet,
 121 S. 13th Street, Lincoln, NE 68508-1904
 27744332 EDI: AMINFOFP.COM Apr 16 2019 05:58:00 First Premier, 3820 N. Louise Ave.,
 Sioux Falls, SD 57107-0145
 27744333 +EDI: AMINFOFP.COM Apr 16 2019 05:58:00 First Premier Bank, Bankruptcy Department,
 PO Box 5523, Sioux Falls, SD 57117-5523
 27744336 +EDI: PHINHARRIS Apr 16 2019 06:03:00 Harris & Harris, Ltd, 111 West Jackson Blvd,
 Suite 400, Chicago, IL 60604-4135
 27744340 +E-mail/Text: rev.bankruptcy@illinois.gov Apr 16 2019 02:33:21
 Illinois Department of Revenue, Bankruptcy Department, PO Box 64338,
 Chicago, IL 60664-0291
 27744345 +E-mail/Text: bnc@nordstrom.com Apr 16 2019 02:32:47 Nordstrom Bank, 13531 E. Caley Ave.,
 Englewood, CO 80111-6505
 27744348 +EDI: WABK.COM Apr 16 2019 05:58:00 World Finance Co., 108 Frederick Street,
 Greenville, SC 29607-2532

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: carmstead
Form ID: 309A

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Total Noticed: 26

Date Rcvd: Apr 15, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Sheniece McKinnon davidsiegelbk@gmail.com,
author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Ilene F Goldstein, ESQ ifgcourt@aol.com, IL35@ecfcbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3